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# Taking Action on Debt and Supporting Financial Inclusion

*A guide for churches on  
responding in your local area*





# INTRODUCTION

**This resource booklet provides a guide to enable churches to start talking about issues of money, debt and financial inclusion in their local communities.**

It begins with a guide to holding a 'Money Talk', which provides an easy way to start a conversation about these challenging issues. This format has been tried and tested in a wide range of contexts and can be adapted to suit different opportunities for starting a process of taking action. For example, it can be adapted for everything from church services to house groups, from charity annual general meetings to discussions with volunteer teams.

The booklet then provides information on a range of sources of support for individuals and local churches who might want to take action on the issues they discuss. We hope it proves useful as an introduction to the support available in taking action on these important issues.

## Acknowledgements

The booklet has been put together as part of a research project on "Christian Responses to Debt and Financial Inclusion" funded by the Leech Research Fellowship (see: [www.leechfellowship.org](http://www.leechfellowship.org)). Further details on this research can be found at: [www.durham.ac.uk/sass/research/research/projects/?mode=project&id=785](http://www.durham.ac.uk/sass/research/research/projects/?mode=project&id=785) Additional funds towards this resource were provided from Durham University's 'Research Impact Fund'. Thanks to all the churches and groups who have taken part in the project so far.

# GUIDE TO HOLDING A 'MONEY TALK'

## What is a 'Money Talk'?

A 'Money Talk' is a simple tool to open up a conversation about money and debt, and the related local financial institutions and support that are available locally. It is about listening to people's experiences, identifying problems and possible solutions, and building a group of people willing to act for positive change.

## Why run a Money Talk?

Money Talks allow churches who want to engage with their community on the topic of money to first identify the most pressing issues for local people at the same time as beginning to build a team of people who want to work together to do something about them. Many churches have already found Money Talks to be a helpful stepping stone towards transforming their communities; for further details, see the free 'God and the Moneylenders' publication on the Centre for Theology and Community website at: [www.theology-centre.org.uk/resources/research](http://www.theology-centre.org.uk/resources/research). These Money Talks can also be used with Christian groups to get people thinking about

how their Christian faith affects their approach to money, and may help shape their responses to these issues.

## What is involved in running a Money Talk?

Money Talks can happen in any context in which more than half a dozen people are gathered. Most churches so far have opted to run them as one-off events, as part of a sermon-slot during a service or at their midweek groups. Some have invited individuals or organisations from the local community to join them. Feel free to do whatever works best for you and your church.

## Designing a 'Money Talk' for your setting

The basic format for a 'Money Talk' is structured around four stages: firstly an introduction, followed by three stages commonly used in the pastoral cycle of reflection: listening, reflecting and acting. Each stage involves discussion in small groups of a few key questions, highlighted in boxes. The process of responding to these questions can be supported by a range of alternative activities, depending on the size of the group and the type of gathering. For example, in a church service, appropriate songs and prayers might be used collectively between the stages, as well as discussions in smaller groups. Some examples of other alternative supporting activities have been given. As with all group discussions, it can be helpful for there to be a facilitator who manages the time, ensures that everyone gets an opportunity to speak if they wish to, etc.

If you would like to do a course over more than one session, try the free 'Seeing Change' resources and videos available from: [www.theology-centre.org.uk/resources/courses-and-resources](http://www.theology-centre.org.uk/resources/courses-and-resources)

### STAGE 1: INTRODUCTION:

All Money Talks should start with a brief introduction explaining why this event is taking place and what it is hoped will be achieved – the identification of issues in the local community and the building of a team to act on them.

As talking about money can be sensitive for many people, it is important to reassure people that they will not be asked to speak about their own personal money situation unless they wish to. If personal details are shared, it is important to ask the group to not share these outside the group.



## STAGE 2: 'LISTEN':

### *Key questions for discussion:*

1. What are the challenges facing people in your community in terms of money and financial services?
2. What practical changes would make a positive difference for them?

### Possible supporting activities for the 'Listen' Stage:

1. **Introduce some figures from wider research.** The following resources might help to do this:  
  
**themoneycharity.org.uk/money-statistics** provides a regularly updated set of related national statistics relating to money and debt.  
  
**www2.cuf.org.uk/poverty-lookup-tool** provides a way of finding local information about poverty more generally in your area.
2. **Show a short video** concerning some individual experiences of debt. There is a good selection of these (together with other research and resources about debt for particular groups) available from **www.toyourcredit.org.uk/resources**
3. **Talk to your local Citizen's Advice Bureau** about what money and debt issues local people bring to them.

### **STAGE 3: 'REFLECT':**

1. Does being a Christian affect the ways that you think about these issues? If so, how?
2. (i) Are there any Bible stories or passages that come to mind about money?  
(ii) What messages should Christians take from these stories/passages about their attitudes to money?
3. What other things might affect the way we think and act in relation to money issues?

### **Possible supporting activities for the 'Reflect' stage:**

1. Use an internet version of the Bible to search for related passages, then ask the group members to compare and contrast what they say.
2. Read Nehemiah 5:1-13. Offer a short reflection highlighting the following: (i) Nehemiah begins by listening to the people's problems. (ii) He then identifies what needs to change in order to resolve these problems. (iii) Finally, Nehemiah takes responsibility himself by lending without interest, but he also acts in partnership with others to create the Assembly which forces systemic change. (iv) Ask in what ways are the problems of Nehemiah's times similar and dissimilar to ours, and what can we learn from Nehemiah's example for taking action today?
3. In a small group, pick a few of the Bible stories mentioned and get participants to find these in the Bible, read them, and think together further about what these passages might mean for them today.

## **STAGE 4: 'ACT':**

1. What actions (if any) do you think your church/group could do to make changes on money/debt issues happen in your community?
2. How could you work with others to make a bigger difference on these issues?

### **Possible supporting activities for the 'Act' stage:**

1. Share a range of the different responses that others have been making to these issues, as summarised in the rest of this booklet.
2. Ask a representative from one of the organisations listed in the rest of this booklet to come and speak about their work, together with practical ways that people can get involved in this.
3. At the end of your discussion, decide on one thing you would consider doing differently, individually or as a group, to act on what you have considered in your discussions today.
4. Take notes from the discussion and circulate these to those who attended to prompt them to follow up on any decisions they have made.



# TAKING ACTION: SOME PRACTICAL OPTIONS

There are a wide range of ways in which churches can take action on debt and financial inclusion.

## Examples include:

- **Referring people to free debt advice** available locally or nationally, and **sharing information about other forms of local support.**
- **Running money management courses.**
- **Providing debt advice.**
- **Campaigning on issues of financial justice.**
- **Supporting local credit unions** and other ethical sources of saving and borrowing (e.g. through hosting collection points or setting an example by joining through mass sign-ups of members).

Some actions can be taken by those with only a short amount of time to spare, or can form part of existing programmes for churches or groups. Other areas, such as directly providing debt advice, are highly regulated and require significant commitment.

There is a lot of support available for all these forms of action. The rest of this booklet provides details of some of the organisations that can support individuals and groups in different ways who want to take action in their area. This is not intended to be an exhaustive list. Instead, it provides some initial links and resources to help you consider what is most needed in your area, and if support is needed, which organisation/s might be best placed to help you respond to the local issues you identify.





# CHURCH URBAN FUND TOGETHER NETWORK

The Together Network aims to develop capacity for action at a local level to bring about positive change in communities, and to **inform, inspire, resource and support local churches and organisations**, as they work to address issues of social justice and relationships between communities.

As an established, and growing, national network, it is also able to **share good practice and encourage joined-up strategic activities** over a wider area, and to act as a source of valuable information and **influence at a national level**.

**Making use of locally-based development workers, their work has three key objectives:**

- To increase the number of church-based social activities, in order to create effective responses to poverty and build strong, flourishing communities.
- To strengthen people's capacity to take effective action to tackle poverty.
- To develop partnerships and collaborative working between churches and with other organisations, in order to encourage joined-up activities innovative thinking.

**To get in touch with the development worker supporting your area, go to: [www.cuf.org.uk/Pages/Category/in-your-area](http://www.cuf.org.uk/Pages/Category/in-your-area)**



# CHRISTIANS AGAINST POVERTY

CAP's vision is to "serve the poor and save the lost, with the Church across the nation". They partner with local churches to run services offering free and friendly support to people dealing with debt, unemployment, addiction or poverty.

**In working alongside churches to tackle the problem of poverty in the UK, they offer:**

- A partnership in making a real impact in local communities.
- Professional training for staff and volunteers to run an effective service.
- Resources to support clients locally.
- Prayer support from their team across the UK.
- Fundraising support: Training in submitting high-quality grant applications, not just for work with Christians Against Poverty but for all ministries.

**They particularly offer support with:**

- Running a 'Money Management' course, adapted for different age groups.
- Setting up a local debt centre.
- Wider work on setting up job clubs, developing life skills for surviving on low incomes and establishing 'release from addiction' groups.



**CAP report that 97% of their partner church leaders say their CAP service is a really good thing or the best thing they do as a church!**

**Tel. (01274) 760580**  
**Email: [info@capuk.org](mailto:info@capuk.org)**  
**[www.capuk.org](http://www.capuk.org)**  
**[www.facebook.com/CAPuk](https://www.facebook.com/CAPuk)**



# CHURCH ACTION ON POVERTY

Church Action on Poverty is a national ecumenical Christian social justice charity, committed to tackling poverty in the UK.

They work in partnership with churches and with people in poverty themselves to find solutions to poverty.

They have been working for over 10 years to challenge the exploitative lending practices which trap people into a cycle of debt and poverty.

Their current work focuses in particular on challenging the 'Poverty Premium' which forces people on low incomes to pay higher prices for food, fuel, finance and other essentials.

## **They are particularly active in developing:**

- **Campaigns** to tackle the unjust structures that trap people in debt and poverty.
- **Research and reports** on the nature and causes of UK poverty.
- **Resources** for reflecting on the issues in prayer and worship.
- **Creative community-based ways of providing food and other essentials** at affordable prices.

**Tel. (0161) 872 9294**

**Email: [info@church-poverty.org.uk](mailto:info@church-poverty.org.uk)**

**[www.church-poverty.org.uk](http://www.church-poverty.org.uk) or**

**[www.facebook.com/churchpoverty](https://www.facebook.com/churchpoverty)**



Freedom from debt  
Hope for the future

## COMMUNITY MONEY ADVICE

CMA helps churches, groups of churches and community groups to set up face to face debt advice centres in their community.

**CMA offers the following to ensure all regulatory requirements are met and that those struggling with personal debt can find realistic solutions to their problems giving them real hope for the future:**

- Affiliation pack and access to CMA Centre Resources including policy and procedure templates and guidance.
- A Regional Operations Support Manager to provide support, visit and check your centre is up to date with legislative and affiliation requirements.
- CMA's Catalyst case management application and support.
- Freephone CMA Adviceline for help with client and centre queries.
- Full training for advisers and ongoing support.
- AdviceUK membership.



Tel: (01743) 341929  
Email: [info@communitymoneyadvice.com](mailto:info@communitymoneyadvice.com)  
[www.communitymoneyadvice.com](http://www.communitymoneyadvice.com)



# ECUMENICAL COUNCIL FOR CORPORATE RESPONSIBILITY

The Ethical Money Churches (EMC) project of the Ecumenical Council for Corporate Responsibility is building a community of people in UK churches who are seeking to fulfil their Christian stewardship and ownership responsibilities.

This focuses particularly with regard to the money, savings and assets that are used either by individuals and/or on their behalf as congregations and members of church denominations.

## **The project harbours and generates grassroots involvement through:**

- Provision of training and development materials.
- A support network to help faith communities understand the issues and develop appropriate responses and practical action as a vital part of their discipleship and mission.
- Ethical Money Church Development Officers who have resources and provide supportive and interactive relationships with churches to help those communities chart their own pathway to becoming an Ethical Money Church.

**Tel. (07880) 437131**  
**Email: [john.arnold@eccr.org.uk](mailto:john.arnold@eccr.org.uk)**  
**[www.eccr.org.uk](http://www.eccr.org.uk)**



# FAITH IN COMMUNITY SCOTLAND

Faith in Community Scotland support local people living in Scotland's economically poorest neighbourhoods.

Faith in Community Scotland provide **a range of training, advice, funding and support to faith groups** in these areas and encourage them to work in partnership with others.

Their approach is based on helping people strive together to build flourishing communities, with strong core values. These include believing strongly in the immense strength and gifts of local people, in the belief that these local people are the experts who have the vision, determination and desire to make a real difference in the places where they live.

Faith in Community Scotland staff and volunteers give a helping hand in many different ways. They have developed a track record in asset-based community development.

**Tel. (01412) 214576**

**Email: [info@faithincommunityscotland.org](mailto:info@faithincommunityscotland.org)  
[www.faithincommunityscotland.org](http://www.faithincommunityscotland.org)**





The Methodist Church



The Church of Scotland



Churches working together...

## joint public issues team

...to live out the gospel of Christ in church and society

# THE JOINT PUBLIC ISSUES TEAM

The Joint Public Issues Team combines the expertise of the Baptist Union, the Methodist Church, the United Reformed Church and the Church of Scotland in the area of public issues. The Team aims to enable these Churches to work together in living out the gospel of Christ in the Church and in wider society. The Joint Public Issues Team aims to promote equality and justice by influencing those in power and by energising and supporting local congregations.

### Their priorities for work are:

- campaigning against legislative changes which will disproportionately harm the poorest in society.
- campaigning against levels of inequality which harm all in society.

The Joint Public Issues Team considers these to be some of the most important issues in society where the Church's voice and energies need to be felt. Recent work has included work on benefit sanctions; enough: meeting basic needs; and truth and lies about poverty.

Policy briefings, study resources and worship resources on particular issues are all available from their website, and they provide regular prayer updates, a newsletter and co-ordinated campaign actions that can be taken.

**Tel. (0207) 9168632**

**Email: [enquiries@jointpublicissues.org.uk](mailto:enquiries@jointpublicissues.org.uk)**

**[www.jointpublicissues.org.uk](http://www.jointpublicissues.org.uk)**



Jubilee+

# JUBILEE +

Jubilee+'s vision is to see the church in the UK be a champion of the poor and a means to healthy communities across the nation.

Their strategy is to equip churches of all denominations to engage more effectively with our communities and, particularly, to help them increase their capacity to serve the poor, across the spectrum of social action, social enterprise and social justice.

## Activities / resources they provide include:

- **A guide to 'community franchises'**, forms of social action that can be started quickly by churches to make an impact on particular social issues, including on issues related to money.
- **Leadership training.**
- **Biblical preaching and teaching.**
- **Development of networks** of key people in fields of strategic social importance.
- **Research** into the impact of various church-based community initiatives.
- **An annual conference.**

[www.jubilee-plus.org](http://www.jubilee-plus.org)



# JUST FINANCE FOUNDATION

## JUST FINANCE NETWORK

The aim of the Just Finance Network is to build financially healthy communities and individuals by helping grow a more visible and effective community finance and money advice sector and increasing people's financial capability.

The Just Finance Network and the LifeSavers schools savings clubs and financial education programme are initiatives of the Archbishop of Canterbury's Just Finance Foundation.

**Just Finance Network development workers will work with local churches and in partnership with local organisations to:**

- **Train local volunteers to signpost to debt and money advice.**
  - **Promote budgeting skills.**
  - **Support community-led initiatives** that promote new ideas for community finance.
  - Join in with the bigger conversation about **building a fairer financial system.**
- Email: [polly.taylor@cuf.org.uk](mailto:polly.taylor@cuf.org.uk)**  
**[www.justfinancefoundation.org.uk](http://www.justfinancefoundation.org.uk)**
- **Help churches and communities start a conversation** about people's experiences of money.
  - **Increase the capacity of credit unions** to offer more savings schemes and affordable loans.

# QUAKER SOCIAL ACTION

**Quaker Social Action takes practical action on poverty, working nationally to provide:**

- **Financial capability training:** 'Made of Money' trains professionals to deliver financial education that unpacks the feelings and relationships tied up in money.
- **Practical support with funeral costs:** 'Down to Earth' is free to anyone struggling to afford a basic funeral on a low income.
- **Fair Funerals campaign:** Seeks to influence Westminster and the funeral industry to end funeral poverty.

Quaker Social Action also does additional work locally in East London running Made of Money workshops to take the fear out of finances for local families, as well as providing affordable furniture and life-coaching.

**Tel. (0208) 9835030**

**Email: [info@qsa.org.uk](mailto:info@qsa.org.uk)**

**[www.quakersocialaction.org.uk](http://www.quakersocialaction.org.uk)**





# TRUSSELL TRUST

The Trussell Trust runs a programme called “More Than Food” which helps to address the underlying causes of poverty.

Part of this programme is its “Money Life” service that takes place at foodbank centres. This involves a volunteer using a triage process to identify a client in need of debt advice or help with budgeting and money management. They then introduce that client directly to that help in person, by video calling or telephone, or on line. A financial triage pilot study was conducted in 8 foodbanks during 2015, funded by Martin Lewis, founder of the ‘MoneySavingExpert’ website. In this, it was found that of the clients linked directly with advice in this way, 50% were still engaged with that help some 2 months later, 40% had already resolved their problem in that time scale and only 10% had not engaged with the help available. We link with local advisors as well as Advice NI,

Advice UK, Christians Against Poverty, Citizens Advice, Community Money Advice, Money Advice Trust, National Debtline, Payplan, Stepchange and Turn2US, allowing foodbanks to use both in-house local advisory and national telephone and online help in delivering the service.

Other services on offer through More Than Food include a 6 week basic cookery skills and home budgeting course called “Eat Well Spend Less”, a programme to enable organisations to run school holiday clubs well, and approaches to addressing fuel poverty.

**Tel: (01722) 580180**

**Email: [enquiries@trusselltrust.org](mailto:enquiries@trusselltrust.org)**

**[www.trusselltrust.org/what-we-do/more-than-food](http://www.trusselltrust.org/what-we-do/more-than-food)**



# TOGETHER FOR THE COMMON GOOD

Together for the Common Good is a movement which seeks to equip people of good will to work together, across their different perspectives and traditions, as agents of change for the Common Good. They want to see relationships, the dignity of the human person and the balance of interests at the heart of cultural, economic and political life. They seek to act as a catalyst, developing ideas, creating resources, assisting and networking with our partners across the Christian traditions, other faith communities and secular allies. They are completely independent and guided by an ecumenical steering group.

**Email: [info@togetherforthecommongood.co.uk](mailto:info@togetherforthecommongood.co.uk)**  
**[www.togetherforthecommongood.co.uk](http://www.togetherforthecommongood.co.uk)**

# WORSHIP RESOURCES

For reflection on these issues in worship, other sources include:

- Stewardship  
[www.stewardship.org.uk/resources](http://www.stewardship.org.uk/resources)
- The Children's Society  
[www.childrenssociety.org.uk/what-you-can-do/your-church/pray-worship-reflect/worship/going-deeper-debt-worship-resources](http://www.childrenssociety.org.uk/what-you-can-do/your-church/pray-worship-reflect/worship/going-deeper-debt-worship-resources)

## OTHER MONEY MANAGEMENT COURSES

Other money management courses are available, such as:

- **The Money Course**, produced by Holy Trinity Brompton Church.  
[www.themoneycourse.org](http://www.themoneycourse.org)
- **Money for Life**, a secular programme run by Lloyds Bank.  
[www.moneyforlifeprogramme.org.uk](http://www.moneyforlifeprogramme.org.uk)



# FOR INDIVIDUALS IN NEED OF SUPPORT

There are a range of other national organisations who offer individual support without being specifically Christian organisations, including:

- **Stepchange Debt Advice:** Offers free and impartial debt advice available over the phone or online. **Tel. (0800) 1381111, [www.stepchange.org](http://www.stepchange.org)**
- **National Debtline:** Offers free and impartial debt advice available over the phone or online. **Tel. (0808) 8084000, [www.nationaldebtline.org](http://www.nationaldebtline.org)**
- **Citizens' Advice Bureaux** offer online resources and local support across the country. **[www.citizensadvice.org.uk/debt-and-money](http://www.citizensadvice.org.uk/debt-and-money)**
- **Money Advice Service:** Government service providing free and impartial advice on a wide range of money-related issues, as well as guides to help improve your finances and supports with tools and calculators to help you keep track and plan. **[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)**
- **The Money Charity:** Offer advice and information on money management to empower people across the UK to build the skills, knowledge, attitudes and behaviours, to make the most of their money throughout their lives. **[www.themoneycharity.org.uk](http://www.themoneycharity.org.uk)**
- **MoneySavingExpert:** A particularly large example of numerous commercial sites providing tips on money management, saving money and financial products. **[www.moneysavingexpert.com](http://www.moneysavingexpert.com)**
- **Illegal Money Lending Team:** Provides national support and information on illegal money lending issues. **[www.birmingham.gov.uk/stoploansharks](http://www.birmingham.gov.uk/stoploansharks)**

# WIDER LINKS

**Beyond Christian organisations active in this work, there are a wide range of other related organisations, including:**

- **Credit Unions:** [www.findyourcreditunion.co.uk](http://www.findyourcreditunion.co.uk)
- **Responsible Finance**, supporting “responsible finance providers” increasing access to “fair finance” across the UK; see: [www.responsiblefinance.org.uk](http://www.responsiblefinance.org.uk)
- **Citizens’ Advice Bureaux** offer online resources and local support across the country. [www.citizensadvice.org.uk/debt-and-money](http://www.citizensadvice.org.uk/debt-and-money)
- **The Community Investment Coalition**, a national organisation campaigning for “access to affordable finance for all communities”; see: [www.communityinvestment.org.uk](http://www.communityinvestment.org.uk)
- **The Living Wage Foundation**, providing support to those campaigning for employers to pay a “living wage”; see: [www.livingwage.org.uk](http://www.livingwage.org.uk)
- Those taking **community organising approaches** to campaign together on related issues including more just financial systems and services; e.g., see: [www.citizensuk.org/just\\_money](http://www.citizensuk.org/just_money)

## **Please note:**

All information provided in this booklet is based on either information provided by the organisations concerned or information publicly available on their websites and promotional material at the point of publication in 2016. Please check details directly with each organisation for updated material and what support is currently available from them.

The purpose of this booklet is to show some of the range of different approaches and support available. Inclusion of any particular organisation or resource does not necessarily imply recommendation by the compiling organisations or others listed within the booklet, nor agreement with their particular approach, and each organisation listed is responsible for the quality of any advice, guidance or support given.

### **This free booklet:**

- Helps Christians to consider together what issues people face concerning money and debt in their local area.
- Connects them to a wide range of related organisations and resources that can support them in responding in practical ways to these issues.

Please use it with others in your local house group, church, Christian charity, or with others to start a conversation about money and debt in your area, and think about how you could respond.

